

nonresident agents and I have no idea how many people are selling insurance in Nebraska living outside the boundaries of our state but being licensed and are licensed in the State of Nebraska. I wonder if the scheme itself would foster any excellence within the profession. I seriously doubt it. Many professions require continuing education requirements right now without examinations. Doctors and lawyers are the first that come to mind. It is my understanding that no other state in the union now requires testing for insurance agents following continuing education requirements. Insurance agents, as you know, already statutorily have to take continuing education classes in areas that they are licensed in. There are now more than 1,000 approved courses from which insurance agents may choose from right now. I think the industry is getting up to speed. We have only had just a very short time with continuing education courses right now. I think the industry is doing a good job. I think the department is doing a good job. I think the public is the beneficiary. I believe that this part, part one, of the amendment is totally unnecessary and I would ask the body to delete part one of the committee amendments. Thank you.

SPEAKER NICHOL: Senator Higgins.

SENATOR HIGGINS: Thank you, Mr. President. It seems ironic that the only two licensed insurance agents in here should be disagreeing on these things. All I am asking, in this amendment that the committee put out unanimously, is that those people who are licensed to sell insurance not just go to a convention and sit there and listen to a lecture and sign in and then sit there and talk about what went on at last night's party. If you read the bill, the present statutes, in fact, on page 3, line 11, our present statutes say, "In each two-year period every licensee shall furnish evidence to the director that he or she has satisfactorily completed the required hours." How else do you furnish evidence you have satisfactorily completed the hours? Completed the hours? Now, senators, there is the key. You go into the seminar and you can sit there for 24 hours or 12 hours and read Alice in Wonderland but there is no test given, no test given, so what makes it satisfactory? The fact that I went in there and sat down next to my good friend, Bill Barrett, and said, well, what did you think of the party last, Bill? And all the time the lecture is going on and on about the rules of the insurance department and